



## **PRIVACY POLICY**

At Ag Guard Pty Ltd (ABN 42 168 502 645), we are committed to protecting your privacy in accordance with the *Privacy Act 1988* (Cth). This Policy describes our policies and practices in relation to how we collect, use, store, and disclose your personal information. It also deals with how you can complain about a breach of the privacy laws, how you can access the personal information we hold about you and how to have that information corrected.

### **What is personal information?**

'Personal information' is information or an opinion about an identified individual, or an individual who is reasonably identifiable, whether the information or opinion is true or not and whether the information or opinion is recorded in a material form or not. Examples include an individual's name, address, contact number and email address.

'Sensitive information' is a special category of personal information. Sensitive information includes health information, criminal record information and information about an individual's race or ethnic origin, philosophical beliefs, membership of a professional or trade association, membership of a trade union, religious or philosophical beliefs.

### **The kinds of personal information we collect and hold**

We collect and store the personal information necessary for us to advise you on your insurance needs, to arrange the insurance on your behalf and to manage insurance claims.

The personal information we collect and store can include a broad range of information including your name, address, contact details, age, gender, assets to be insured, financial information, claims you have made, and the personal information of your family or contractors if they use the assets to be insured.

There are circumstances where we may also collect sensitive information such as whether you have any criminal convictions or if you are a member of any agricultural associations. We will only collect sensitive information about you with your consent (unless we are otherwise required or authorised by or under law to do so).

### **How we collect your personal information**

Generally, we collect your personal information directly from you when:

- You ask about our services;
- We discuss your insurance needs;
- You complete an insurance proposal or an application for insurance, and complete any supplemental questionnaires or send us information;
- You fill out our website form asking to be contacted by us;
- You make a claim; or
- We review your circumstances.

We may also collect your personal information from third parties such as:

- Your insurance broker e.g. if your broker completes an insurance proposal on your behalf, or we discuss your circumstances with them;
- The person who refers you to us e.g. a person may refer you to us by giving us your name and contact details, or they may complete an insurance proposal on your behalf and provide it to us; and

- Another person where you are covered under an insurance policy that covers more than one person or is taken out by someone you know.

If you make a claim, we may collect your information from others, such as:

- Your insurance broker if they lodge a claim or assist with the claim on your behalf;
- Anyone involved in the basis of your claim e.g. farm machinery repairers;
- Social media e.g. publicly accessible posts on social media;
- Insurance companies, for example to find out if you have also made a claim with other insurers as part of our claims assessment and in determining the claim outcome; and
- An assessor, if they are appointed to assess your claim. The assessor may interview parties, for example a farm machinery repairer, to obtain information needed for the claim.

### **The purposes for which we manage your personal information**

The main purpose for which we collect, store, use and disclose your personal information is to advise you on about your agricultural insurance needs, to arrange the insurance on your behalf and to manage insurance claims.

Other purposes include to:

- Manage your ongoing requirements or ongoing relationship with you, improve our services and develop our products;
- Perform internal functions such as administration, accounting, marketing, information technology system, planning and research requirements;
- Refer you to other organisations, service providers or business partners;
- Comply with legal and regulatory requirements, and prevent fraud or crime; and
- Provide you with information about products or services. You may opt out of this at any time by getting in contact with us.

We will communicate with you by email unless you tell us that you do not wish to receive such communications.

### **Sharing your personal information**

We may also disclose your information to:

- Insurers, for example when you apply for insurance, or make a claim, as well to our reinsurers. This is to help them decide whether to insure you, how to calculate your premiums, or whether to pay your claim;
- Premium funders e.g. to enable them to decide whether to fund your premiums;
- Your insurance broker e.g. where your insurance broker liaises with us on your behalf;
- People who help us with your insurance claim or deal with it on behalf of the insurer (including investigators, loss assessors, claims administrators, repairers, suppliers, reinsurers, lawyers and recovery agents);
- People who assist us to provide our services, including financial intermediaries from whom we obtain quotations, service providers (including marketing providers, administration services, software providers, data and cloud storage, IT services, compliance consultants, lawyers and auditors), people who help us with claims like assessors and investigators, and third party debt collection services;
- Anyone involved in the basis of your claim, for example farm machinery repairers;
- Insurance companies when you make a claim with us, for example, to find out if you have also made a claim with other insurers as part of our claims assessment and in determining the claim outcome;
- Other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event;
- Regulatory bodies, government agencies or law enforcement bodies; and
- Anyone who refers you to us.

We do not sell, trade, or rent your personal information.

We will not disclose your personal information overseas except when our data storage providers store data overseas.

### **What if you don't provide some information to us?**

If you do not provide us with some or all of the information that we ask for, we may not be able to assist you with arranging your insurances or managing your claims. You may also breach your duty of disclosure because insurance law requires you to provide all information to the insurance company which would help them determine whether they should provide you with an insurance policy.

### **How our website manages your personal information**

**Web data** - We may use technology such as cookies, beacons, tags, scripts and tracking pixels to collect, store and use anonymous data about how you use our website and interact with our emails. This includes your IP address, browser type, version and language, operating system, pages viewed while browsing the site, page access times and dates, referring website address and other information about your browsing activities. This information is used solely internally for the purpose of gauging visitor traffic, trends and delivering personalised content to you while you are at this site. We may use third parties to analyse this data.

**Analytics data** - Our various software and IT service providers may provide analyses of how our clients use these services, e.g. evidence that a client has digitally signed a document or information about how clients respond to marketing communications.

### **How do we store and protect your information?**

We store your personal information in physical records at our premises, in electronic records at our premises which are backed up to a third-party cloud provider, or in cloud-based software platforms that we use to provide our services.

We strive to ensure that your information is safe by using a range of physical and electronic security measures to protect it from misuse, interference, loss, unauthorised access, modification or disclosure.

### **Changes to this Privacy Policy**

We reserve the right to make amendments to this Privacy Policy at any time. If you have objections to the Privacy Policy, you should not access or use our website or services.

### **Accessing your personal information**

You have a right to request access to personal information that we hold about you and request its correction if it is inaccurate, out of date, incomplete, irrelevant or misleading. You may do so by contacting our Privacy Officer at the details below.

We will respond to all requests for access to or correction of personal information within a reasonable period.

We will generally provide you with access to your personal information (subject to some exceptions permitted by law) but may charge an access fee to cover the cost of retrieving the information and supplying it to you

### **Making a complaint**

If you have any concerns about whether we have complied with the Privacy Act, the Australian Privacy Principles or this Privacy Policy, please write to our Privacy Officer at the details given above.

We will try to respond with a decision within 30 days of you making the complaint.

If your complaint is not resolved, you may refer your complaint to the Office of the Australian Information Commissioner who can be contacted by phone at 1300 363 992, by email at [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au), or by post at GPO Box 5218, Sydney NSW 2001.

If your complaint reasonably requires us to contact some other person, we may decide to give to that other person some of the information contained in your complaint. We do this as infrequently as possible, but it is a matter for our sole discretion as to whether we do give information, and, if we do, what that information is.

### **Tell us what you think**

We welcome your questions and comments about privacy. If you have any concerns or complaints, please contact our Privacy Officer, Alex Cohn at Ag Guard Pty Ltd, PO Box 164, Milsons Point NSW 1565 or email to [a.cohn@agguard.com.au](mailto:a.cohn@agguard.com.au).